



CERTIFICATE OF DEBTOR EDUCATION

I certify that on 07/31/2016, Sherry Wright

completed a course on personal financial management given by Sage Personal Finance,
an approved provider of debtor education in the Western District of North Carolina.

Case Number: 16-40199

Certificate Number: 20167310732

Signed: /s/ Allison Geving, Ph.D.

Title: President, Sage Personal Finance